



APPLICATION TRANSMITTAL LETTER

01-21-00

A

The Assistant Commissioner
For Patents
Washington, D.C. 20231

Transmitted herewith for filing in the patent application of:

Michael A. Keresman, III, Ravishankar Bhagavatula, Chandra Balasubramanian
and Francis M. Sherwin

For: SECURE ALTERNATE PAYMENT PROCESSING SYSTEM

Enclosed are:

- [X] 21 sheets of specification.
[X] 1 sheet of Abstract.
[X] 8 sheets of claims.
[X] 10 sheets of drawings.
[X] Assignment of an invention to Cardinalcommerce.com, Inc.
[X] Declaration and Power of Attorney.
[] Information Disclosure Statement and PTO-1449.

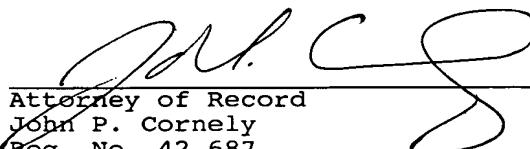


CLAIMS AS FILED				
FOR	NO. FILED	NO. EXTRA	RATE	FEE
TOTAL CLAIMS	35 - 20 =	-15-	[XX] \$18 LARGE [] \$ 9 SMALL	\$270.00
INDEPENDENT CLAIMS	4 - 3 =	- 1-	[XX] \$78 LARGE [] \$39 SMALL	\$ 78.00
BASIC FEE	[XX] LARGE ENTITY \$690 [] SMALL ENTITY \$345			
TOTAL FILING FEE				\$ 1,038.00

- ☐ Please charge Deposit Account No. 06-0308 in the amount of \$ _____.
A duplicate copy of this sheet is enclosed.
- ☒ The Commissioner is hereby authorized to charge any additional fees which
may be required at any time during the prosecution of this application
without specific authorization, or credit any overpayment to Deposit Account
No. 06-0308. A duplicate copy of this sheet is enclosed.
- ☒ A check in the amount of \$ 1,038.00 to cover the filing fee is enclosed.

1-20-2000

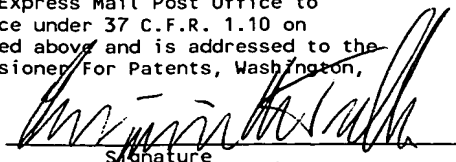
Date


Attorney of Record
John P. Cornely
Reg. No. 42,687
FAY, SHARPE, FAGAN,
MINNICH & MCKEE, LLP
1100 Superior Avenue, Seventh Floor
Cleveland, Ohio 44114-2518
(216) 861-5582

"Express Mail" Mailing Label Number EL530713043US

Date of Deposit: January 20, 2000

I hereby certify that this paper or fee is
being deposited with the United States
Postal Service "Express Mail Post Office to
Addressee" service under 37 C.F.R. 1.10 on
the date indicated above and is addressed to the
Assistant Commissioner For Patents, Washington,
D.C. 20231


Signature
Ben Trella
Print/type name